


SBA LENDERS

Ranked by number of SBA loans for the six months ended March 31, 2017

Rank Prev. Rank	Company •Address	•Website •Email	Number of SBA loans for the six months ended March 31, 2017 •yearly % change	Dollar value of SBA loans for the six months ended March 31, 2017 •yearly % change	Range of SBA loans offered	Top SBA or local official(s) •Title •Phone/fax
1 (1)	Wells Fargo Bank 2030 Main St., Ste. 1100 Irvine 92614-7255	wellsfargo.com	92 -26%	\$47.45 million 5%	\$25,000 to \$10 million	Steve Doss senior VP/regional sales manager, Wells Fargo SBA Lending (760) 432-5319
2 (3)	JPMorgan Chase & Co. 3901 Atlantic Ave., second floor Long Beach 90807-3501	jpmorganchase.com	30 -14%	\$7.42 million 44%	\$10,000 to \$5 million	Spiros Karatzis specialty finance consultant senior (562) 427-9373/(866) 487-7626
3 (2)	U.S. Bank SBA Division 3121 Michelson Drive, Ste. 326 Irvine 92612-7672	usbank.com/sba	28 -39%	\$10.65 million -32%	\$25,000 to \$11.25 million	Murray Anderson/Christian Vasquez/Ashkan Entesari/ John Wheatley SBA business development officers (949) 224-7156/(949) 224-7157
4 (4)	CDC Small Business Finance 3200 El Camino Real, Ste. 160 Irvine 92602-1380	cdcloans.com webinfo@cdcloans.com	25 25%	\$18.04 million 18%	\$5,000 to \$20 million	Sam Tuyen/Mark Hogan/Stacey Sanchez senior commercial lender/senior commercial lender/ senior community loan officer (714) 550-5444/(714) 550-5434
5 (NR)	Bank of Hope⁽¹⁾ 3200 Wilshire Blvd., Ste. 1400 Los Angeles 90010-1325	bankofhope.com	17 NA	\$4.69 million NA	\$500,000 to \$15 million	Jason K. Kim executive VP/chief lending officer (213) 427-1000
6 (9)	TMC Financing 4100 Newport Place Drive, Ste. 760 Newport Beach 92660-1437	tmcfinancing.com jdavis@tmcfinancing.com	10 0%	\$10.03 million -10%	\$1 million to \$20 million	Jennifer Davis senior VP, business development (310) 499-8921/(866) 401-4305
7 (10)	Celtic Bank Corp. 7911 Professional Circle, Ste. 200 Huntington Beach 92648-1901	celticbank.com jharris@celticbank.com	9 0%	\$1.55 million 85%	\$150,000 to \$5 million	Tim McGoff chief business development officer (760) 215-0557
8 (18)	California Statewide Certified Development Corp. 22445 La Palma Ave., Ste. C Yorba Linda 92887-3811	calstatewide.com	8 33%	\$8.53 million 3%	\$500,000 to \$15 million	Carlo Samson senior loan officer, Southern California (800) 982-9192
8 (31)	Commonwealth Business Bank 3435 Wilshire Blvd., Ste. 700 Los Angeles 90010-2036	cbb-bank.com davidu@cbb-bank.com	8 167%	\$6.95 million 1,035%	\$100,000 to \$5 million	David Um senior VP/SBA department manager (323) 988-3000/(323) 648-3200
8 (18)	MUFJ Union Bank 18300 Von Karman Ave., fourth floor Irvine 92612-1050	unionbank.com/small-business	8 33%	\$10.31 million 202%	\$250,000 to \$5 million	Kirsten (Didi) Hakes managing director, head of SBA and government lending (858) 546-2516

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8 (27)	U.S. Metro Bank 9866 Garden Grove Blvd. Garden Grove 92844-1643	usmetrobank.com	8 100%	\$1.96 million -58%	Up to \$5 million	Mila Kim senior VP/branch manager (714) 620-8888/(714) 620-8889
8 (18)	Uniti Bank 6301 Beach Blvd., Ste. 100 Buena Park 90621-4030	unitibank.com christina.ahn@unitibank.com	8 33%	\$7.17 million 5%	\$150,000 to \$5 million	Jack Choi/Christina Ahn CEO, president/senior VP, SBA manager (714) 736-5700/(714) 736-5719
13 (14)	California United Bank⁽²⁾ 2400 E. Katella Ave., Ste. 200 Anaheim 92806-6900	cunb.com spihl@cunb.com	7 0%	\$4.37 million -14%	\$100,000 to \$5 million	Steve Pihl executive VP, SBA manager (714) 221-7217
13 (5)	Community Bank 460 Sierra Madre Villa Ave. Pasadena 91107-2967	cbank.com dgallagher@cbank.com	7 -50%	\$5.94 million -46%	\$100,000 to \$5 million	Deborah Gallagher senior VP/SBA division manager (866) 465-4722
13 (NR)	First Choice Bank 2401 E. Katella Ave., Ste. 125 Anaheim 92806-5900	firstchoicebankca.com gyoumans@firstchoicebankca.com	7 250%	\$10.56 million 308%	\$100,000 to \$5 million	Gary Youmans/Mason Carlton SBA department manager/VP (714) 634-5156
13 (23)	Open Bank 1000 Wilshire Blvd., Ste. 500 Los Angeles 90017-2462	myopenbank.com ryan.shin@myopenbank.com	7 40%	\$6.81 million 180%	\$100,000 to \$5 million	Ryan Shin SBA loan manager (213) 892-9999/(213) 892-1199
17 (NR)	Bank of America Corp. 520 Newport Center Drive, Ste. 1000 Newport Beach 92660-7022	bankofamerica.com	6 200%	\$6.49 million 418%	\$350,000 to \$5 million	Samuel T Overton VP, business development officer (949) 287-0599
17 (14)	Bank of the West 4400 MacArthur Blvd., Ste. 400 Newport Beach 92660-2035	bankofthewest.com james.cheung@bankofthewest.com	6 -14%	\$7.32 million 14%	\$250,000 to \$25 million	James Cheung senior VP, SBA sales manager (916) 552-4414
17 (18)	Business Finance Capital 1055 W. 7th St., Ste. 2250 Los Angeles 90017-2774	bfcfunding.com	6 0%	\$4.97 million -7%	would not disclose	Jacky Differ executive director (800) 722-7325
17 (14)	Comerica Bank 611 Anton Blvd., third floor Costa Mesa 92626-7002	comerica.com	6 -14%	\$680,000 20%	\$250,000 to \$5 million	Jennifer Eltinge VP, SBA (714) 435-3900/(714) 429-1009

Source: U.S. Small Business Administration, Santa Ana District Office and the lenders
 Abbreviations: NA: not applicable; NR: not ranked; wnd: would not disclose
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 Notes: The SBA receives the majority of its loans in the last six months of the year. The figures provided represent the SBA loans awarded in Orange County only.
⁽¹⁾ BBN Bancorp Inc. and Wilshire Bancorp Inc. combined in July 2016 and formed Hope Bancorp Inc.
⁽²⁾ California United Bank agreed to be merged into Pacific Western Bank; transaction is expected to close in the fourth quarter of 2017
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17 (23)	East West Bank 19540 Jamboree Road, Ste. 150 Irvine 92612-8450	eastwestbank.com info@eastwestbank.com	6 20%	\$3.46 million -41%	\$5,000 to \$5 million	Wai-Chun Li senior VP, head of small business lending (626) 979-5076
17 (31)	First Home Bank 9190 Seminole Blvd. Seminole 33772-3148	firsthomebank.com	6 100%	\$1.48 million 74%	\$350,000 to \$5 million	Thomas G. Zernick president, SBA lending division (727) 394-2265/(727) 394-2267
17 (NR)	Harvest Small Business Finance LLC 24422 Avenida de la Carlota, Ste. 232 Laguna Hills 92653-3668	harvestsbfc.com info@harvestsbfc.com	6 NA	\$10.14 million NA	\$200,000 to \$5 million	David Scherer managing director/president (760) 487-5663
17 (13)	Pacific City Bank 3701 Wilshire Blvd., Ste. 310 Los Angeles 90010-2810	paccity.net	6 -25%	\$3.76 million -46%	\$100,000 to \$5 million	John Ju senior VP/chief lending officer (213) 355-8823
17 (27)	Southland Economic Development Corp. 400 N. Tustin Ave., Ste. 125 Santa Ana 92705-3830	southlandedc.com mdavis@southlandedc.com	6 50%	\$4.77 million 65%	\$100,000 to \$5.5 million	Matt Davis president/COO (714) 868-0001/(714) 868-0003
26 (NR)	CommerceWest Bank 2111 Business Center Drive Irvine 92612-1019	cwbk.com info@cwbk.com	5 150%	\$600,000 94%	SBA 504, 7A, Express	Ivo A. Tjan chairman/CEO/president (949) 251-6959/(949) 251-6957
26 (NR)	Hanmi Bank 3660 Wilshire Blvd., Ste. 917 Los Angeles 90010-2753	hanmi.com anna.chung@hanmi.com	5 400%	\$4.03 million 1,004%	\$150,000 to \$5 million	Anna Chung executive VP/chief SBA lending officer
28 (NR)	Centerstone SBA Lending Inc. 777 S. Figueroa St., Ste. 1900 Los Angeles 90017-5817	teamcenterstone.com james.seo@teamcenterstone.com	4 NA	\$5.92 million NA	\$182,000 to \$4.85 million	Jason Pak CEO/managing partner (213) 805-5220/(213) 805-5220
28 (NR)	First General Bank 5404-C Walnut Ave. Irvine 92604-2516	firstgeneralbank.com	4 300%	\$950,000 94%	\$100,000 to \$5 million	wnd (949) 769-8888/(949) 769-8885
28 (NR)	Live Oak Banking Co. 1741 Tiburon Drive Wilmington, N.C. 28403-6244	liveoakbank.com	4 100%	\$2.08 million 170%	Up to \$7.5 million	James Mahan III/Neil Underwood chairman, CEO/president (910) 790-5867/(910) 790-5868
28 (NR)	Pacific Premier Bank 17901 Von Karman Ave., Ste. 1200 Irvine 92614-5248	ppbi.com	4 NA	\$350,000 NA	\$100,000 to \$5 million	Diane Heyden senior VP, director of SBA lending (949) 864-8516
32 (NR)	Ampac Tri-State CDC Inc. 22365 Barton Road, Ste. 210 Grand Terrace 92313-5070	ampac.com info@ampac.com	3 200%	\$2.43 million 356%	would not disclose	Hilda Kennedy president (909) 915-1706/(909) 752-3140
32 (6)	BBVA Compass Bank 2020 Main St., Ste. 950 Irvine 92614-8231	bbvacompass.com dimitri.anifantis@bbva.com	3 -75%	\$1.53 million -74%	\$50,000 to \$5+ million	Dimitri Anifantis SBA loan specialist (480) 239-0464
32 (NR)	California Bank & Trust, a division of ZB, N.A. One South Main St. Salt Lake City 84133-1109	calbanktrust.com gloria.miller2@calbt.com	3 200%	\$550,000 1,000%	\$250,000 to \$10 million	Gloria Miller senior VP, SBA lending manager for California (714) 861-7624
32 (7)	Hana Small Business Lending Inc. 1000 Wilshire Blvd., 20th floor Los Angeles 90017-2407	hanafinancial.com info@hanasba.com	3 -73%	\$735,000 -84%	\$150,000 to \$5 million	wnd (213) 240-1234
32 (31)	Manufacturers Bank 1301 Dove St. Newport Beach 92660-2412	manufacturersbank.com	3 0%	\$1.77 million 56%	\$150,000 to \$5 million	Donn Yamada regional VP (949) 253-5600
32 (NR)	Newtek Small Business Finance Inc. 1981 Marcus Ave., Ste. 130 Lake Success 11042-1046	newtekone.com info@newtekone.com	3 200%	\$810,000 913%	would not disclose	Peter Downs chief lending officer/director/president of newtek small business finance (212) 356-9500
32 (31)	Seacoast Commerce Bank 999 Corporate Drive, Ste. 100 Ladera Ranch 92694-2149	sccombank.com cspivey@sccombank.com	3 0%	\$5.76 million 38%	\$100,000 to \$5 million	Chris Spivey senior VP, SBA business development officer (949) 373-0640/(949) 608-0897
32 (NR)	Shinhan Bank America 2730 Alton Parkway, Ste. 111 Irvine 92606-8286	shbamerica.com	3 NA	\$990,000 NA	Up to \$5 million	Gunhee Lee regional president (949) 660-0505/(949) 660-0503
32 (NR)	Spirit of Texas Bank SSB 625 University Drive E. College Station 77840-1803	sotb.com	3 50%	\$761,100 12%	would not disclose	wnd (979) 846-8000/(979) 846-1111
32 (NR)	Woori America Bank 5731 Beach Blvd., Ste. 101 Buena Park 90621-2147	wooriamericabank.com	3 NA	\$3.25 million NA	Up to \$5 million	Hong Koo Kim CEO/president (714) 521-3100/(714) 521-3101

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18 (NR)	EverTrust Bank 14250 Culver Drive, Ste. C Irvine 92604-0309	evertrustbank.com support@evertrustbank.com	\$5.68 million 393%	2 0%	would not disclose	Jesse C.K. Kung CEO/president (949) 552-9800/(949) 552-2590
19 (NR)	T Bank National Association 16200 Dallas Parkway, Ste. 190 Dallas 75248-2637	tbank.com support@tbank.com	\$5 million NA	1 NA	Up to \$5 million	Scott Umbaugh president, SBA division (972) 720-9000/(972) 720-9025
20 (15)	Business Finance Capital 1055 W. 7th St., Ste. 2250 Los Angeles 90017-2774	bfcfunding.com	\$4.97 million -7%	6 0%	would not disclose	Jacky Dilfer executive director (800) 722-7325

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Highlight provided for fee

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24 (NR)	Hanmi Bank 3660 Wilshire Blvd., Ste. 917 Los Angeles 90010-2753	hanmi.com anna.chung@hanmi.com	\$4.03 million 1,004%	5 400%	\$150,000 to \$5 million	Anna Chung executive VP/chief SBA lending officer
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27 (NR)	Woori America Bank 5731 Beach Blvd., Ste. 101 Buena Park 90621-2147	wooriamericabank.com	\$3.25 million NA	3 NA	Up to \$5 million	Hong Koo Kim CEO/president (714) 521-3100/(714) 521-3101
28 (NR)	United Business Bank 100 Hegenberger Road Oakland 94621-1447	unitedbusinessbank.com jchoi@unitedbusinessbank.com	\$3.05 million 2,442%	1 0%	\$100,000 to \$5 million	Jeong Choi senior VP/SBA manager (213) 355-8901/(213) 382-1797
29 (24)	Citibank 20 Pacifica, Ste. 300 Irvine 92618-3383	citibank.com pat.evans@cit.com	\$3.01 million -6%	2 -33%	would not disclose	Patrick Evans market director (949) 623-6832
30 (NR)	Bay Commercial Bank 500 Ygnacio Valley Road Walnut Creek 94596-3840	baycommercialbank.com rpak@bcb-ca.com	\$2.55 million NA	2 NA	\$100,000 to \$5 million	Rick Pak senior VP/SBA division manager (408) 202-7814/(925) 476-1881

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SBA Loan Value Soars 40% at 30 Largest Lenders

Number of Loans Grows At Slower, 2% Pace

■ By PETER J. BRENNAN

Small Business Administration lending in Orange County grew at a torrid 40% pace in a recent six-month period while the number of loans climbed at a slower 2.4% pace, based on two lists published in this week's Business Journal.



The largest 30 lenders on the dollar-value list generated a combined \$238 million in SBA loans to OC borrowers, up from an estimated \$170.5 million a year earlier.

Our second list ranks 41 lenders by their total number of SBA loans. Those firms combined for 389 loans, up 2.4% from 380 a year earlier.

The latter list suggests the average loan grew from \$493,000 to \$626,000.

Excitement, Confidence

■ “We are seeing an increase in the average loan size in the Orange County market,” said **Kirsten Hakes**, **MUFG Union Bank's** head of SBA lending in Orange County.

The Irvine office of MUFG Union saw lending almost triple to \$10.3 million and eight loans, up from \$3.4 million and six loans in the same period a year earlier.

The biggest reason is because it has beefed up its staff to handle more loans,



Hakes: ‘We are seeing an increase in the average loan size in the OC market.’

Hakes said.

The bank, which previously operated as Union Bank, moved from No. 23 to No. 5 on the dollar-value list.

“We do expect to continue to climb the rankings and increase our SBA market share,” Hakes said.

Excitement about the growing economy is causing small-business owners to consider taking out loans to expand facilities or hire more employees, lenders said. Plus, borrowers that believe interest rates will rise are jumping into SBA loans that require 10% down rather than the typical 20%.

“Generally speaking, I’m really pleased with the confidence that business owners are exuding to us,” said **Emilie McMur-ray**, a senior vice president and market manager for Orange County for **JPMorgan**. “They are continuing to hire employees, which is a big sign of confidence.”

JPMorgan jumped to ninth place from 17th last year as its dollar-value lending climbed 44% to \$7.4 million.

Both lists are based on data from the U.S. Small Business Administration. The



Doss: ‘Optimism is probably at its highest level since the recession.’

information presents lending data for the six months ending March 31 and includes only loans made to OC borrowers, regardless of lenders’ headquarters or branch locations. Lenders on both lists include banks, community development institutions and nonprofits that provide SBA loans.

■ San Francisco-based **Wells Fargo Bank** remained in the No. 1 spot on both lists by lending \$47.5 million, a 4.9% increase. Its loan volume fell 26% to 92 deals.

“Small business optimism is probably at its highest level since the recession,” said **Steve Doss**, a senior vice president who’s in charge of the bank’s SBA lending in Southern California. “Wells Fargo had one of its best years ever.”

The bank had fewer loans during this six-month period, probably because competition is increasing, although Doss expects the number of loans to increase later this year.

“Business owners are showing stronger balance sheets,” Doss said. “Businesses are expanding facilities or buying new buildings. You’ll see more borrowers jump in and purchase rather than lease.”

Wells Fargo’s deals resulted in a 24% market share in Orange County.

Only six entities on the list of 41 lenders made more than 10 loans during the period.

■ Among the more notable increases was Cerritos-based **First Choice Bank**, which climbed to the No. 4 spot with \$10.6 million and seven loans, up from No. 27 a year ago when it had \$2.6 million in two loans.

“We’ve been cranking,” said **Mason Carlton**, the vice president of business development at the bank. “A lot of deals we do are declined by other banks. We’re just aggressive in finding solutions and get them done. We’re not foolish about it.”

Notable Mentions

Other noteworthy developments:

■ Twelve new members appear on the dollar-value list, led by Laguna Hills-based **Harvest Small Business Finance LLC**, which reported \$10.1 million in SBA loans for a No. 6 ranking.

The company provides commercial real estate loans from \$200,000 to \$5 million to customers in most industries.

■ The biggest decline in lending was 89% to \$1.6 million at Laguna Hills’ **Pacific West Certified Development Corp.**, which was No. 4 last year but fell off the list this year. A message left for founder **Bob Forsythe** wasn’t returned.

■ Another significant decline in the value of loans was a 46% drop to \$3.8 million at **Pacific City Bank**, based in Los Angeles. An email sent to its SBA executive wasn’t returned. ■

LOOKING FOR LOVE?

See Kingsley & Associates. Page 53

